

Utah State University

DigitalCommons@USU

All Graduate Theses and Dissertations

Graduate Studies

5-1985

Resource Management Problems of USU Foreign Students

Gong Soog Hong
Utah State University

Follow this and additional works at: <https://digitalcommons.usu.edu/etd>



Part of the [Family, Life Course, and Society Commons](#)

Recommended Citation

Hong, Gong Soog, "Resource Management Problems of USU Foreign Students" (1985). *All Graduate Theses and Dissertations*. 2507.

<https://digitalcommons.usu.edu/etd/2507>

This Thesis is brought to you for free and open access by the Graduate Studies at DigitalCommons@USU. It has been accepted for inclusion in All Graduate Theses and Dissertations by an authorized administrator of DigitalCommons@USU. For more information, please contact digitalcommons@usu.edu.



RESOURCE MANAGEMENT PROBLEMS OF

USU FOREIGN STUDENTS

by

Gong Soog Hong

A thesis submitted in partial
fulfillment of the requirements for the degree

of

MASTER OF SCIENCE

in

Home Economics and Consumer Education

Approved:

Major Professor

Committee Member

Committee Member

Dean of Graduate Studies

UTAH STATE UNIVERSITY
Logan, Utah

1985

ACKNOWLEDGEMENTS

This thesis is especially meaningful to me. It is a stepping stone of my academic journey. Recognition of those who have been part of this endeavor is more than appropriate.

I would like to extend sincere appreciation to my committee members, Dr. Jane McCullough, Dr. Jean Lown and Dr. Alison Thorne for their assistance and support. Particular appreciation is extended to Dr. Jane McCullough for her unfailing academic guidance and personal encouragement in the course of this paper.

Thanks go to Dr. Molly Longstreth who helped me start graduate work. Her genuine support and encouragement should be greatly appreciated.

I would also like to express appreciation to Mrs. Afton Tew who is a staff assistant at the International Student Office for her cooperation and thoughtful suggestions.

Special gratitude goes to my husband, Sung Young Hong, who has been a true partner throughout this endeavor. Without his assistance, sacrifice, and encouragement, the dreams of academic career would not have been possible. Gratitude is extended to my parents for their unceasing encouragement and support.

Finally, fond appreciation is extended to my two sons, Bryan and Erick, for their unique contributions.

Gong Soog Hong
Gong Soog Hong

TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS.	ii
LIST OF TABLES	v
ABSTRACT	vii
Chapter	
I. INTRODUCTION	1
Statement of Problem.	4
Purpose of Study	5
Significance of Study	5
II. REVIEW OF LITERATURE	6
Resource Management Problem	6
Financial Problems.	6
Medical Assistance.	8
Managing Time	8
Banking Services	8
Other Related Literature	9
Studies of Overall Problems.	9
Characteristics of Students with Fewer and More Problems.	11
The Problems of Particular National Groups.	12
Life Satisfaction	13
Need for an Orientation and Campus Service.	15
Summary	16
Hypotheses	16
III. RESEARCH METHODS	18
Subjects of Study.	18
Instrument	18
Collection of Data	19
Analysis of Data	19

Chapter	Page
IV. RESULTS	21
Description of Sample	21
Age.	21
Gender.	22
Marital Status	22
Academic Level	23
Length of Residence in U.S.	24
Geographic Area.	24
General Findings	25
Problem Areas	25
Finances	27
Automobile	29
Housing	30
Consumer-Related Areas	31
Desired Programs	34
Hypotheses	36
Hypothesis 1.	36
Hypothesis 2.	37
Hypothesis 3.	38
Hypothesis 4.	39
Hypothesis 5.	39
V. SUMMARY	44
Summary and Conclusion	44
Limitations	47
Recommendations.	47
REFERENCES.	50
APPENDIX	53

LIST OF TABLES

Table	Page
1 Age of Respondents.	21
2 Gender of Respondents.	22
3 Marital Status	22
4 Number of Children.	23
5 Academic Level	23
6 Place of Previous College Degree Earned.	24
7 Length of Residence in the U.S.	24
8 Respondents by Geographic Areas	25
9 Problem Areas	26
10 Sources of Help.	26
11 Sources of Income	27
12 Income Adequacy.	28
13 Choosing a Bank.	28
14 Bank Services Utilized	29
15 Car Purchase.	29
16 Car Repair	30
17 Respondents' Housing	30
18 Obtaining Housing	31
19 Source of Shopping Information.	32
20 Source of Repairing Information	32
21 Medical Services	33
22 Insurance Owned.	33
23 Degree of Understanding of Insurance Policies.	34

	Page
24 How Helpful Was Orientation?	34
25 Topics About Which Respondents Would like to Have Additional Information.	35
26 Satisfaction with Academic Life at U.S.U	35
27 Adjusted Means of Level of Difficulty by Length of Stay in U.S.	37
28 Adjusted Means of Level of Difficulty by Gender.	38
29 Adjusted Means of Level of Difficulty by Academic Level	38
30 Adjusted Means of Level of Difficulty by Marital Status	40
31 Adjusted Means of Level of Difficulty by Geographic Origin	40
32 Pairwise Differences of the Adjusted Means	42
33 Summary of Hypotheses	43
34 Frequency Distribution of All International Students by Geographic Origin	54

ABSTRACT

Resource Management Problems of
USU Foreign Students

by

Gong Soog Hong, Master of Science
Utah State University, 1985

Major Professor: Dr. Jane McCullough

Department: Home Economics and Consumer Education

The purpose of this study was to examine the resource management problems of a group of foreign students. The sample surveyed was 300 foreign students who attended Utah State University during fall quarter of 1984. A questionnaire was used to examine the students' degree of difficulty with resource management.

The differences in the degree of difficulty with resource management and respondents' gender, academic level, marital status, length of stay in the U.S. and geographic origin were tested by Analysis of Variance.

Significant differences were found in the degree of difficulty with resource management and the length of stay in the U.S. and geographical origin of respondents. The degree of difficulty with resource management was not significantly different by marital status, gender or academic level.

Additionally, finances, language, and homesickness were found to be the most serious problem areas during the academic sojourn at USU. The respondents expressed interest in learning more about medical, banking, and auto repair services.

(62 pages)

CHAPTER I

INTRODUCTION

For centuries, students all over the world have been traveling to foreign countries for the purpose of education. As Du Bois (1956) noted:

The pursuit of learning beyond the boundaries of one's own community, nation, or culture is as old as learning itself. It stems from the human capacity for curiosity and adventure. It reflected the ability of human beings to communicate with each other at varying levels and with varying sophistication across barriers of social particularities (p. 1).

Since World War II, the United States has become one of the major international education centers. From 1930 to 1953 the foreign student (the term "foreign students" and "international students" are used interchangeably in this study) population in the U.S. increased 300%. During those same years the U.S. student population grew only 100% (Du Bois, 1956). In 1968-69, about 121,000 foreign students from 172 countries were enrolled in U.S. educational institutions (Putman, 1970). In 1981, almost 300,000 students from more than 150 nations were enrolled at over 2500 educational institutions in the U.S. Formerly, the higher education community showed little interest in the special needs of this foreign student population or the impact of such growth on U.S. colleges and universities. Recently, along with the dramatic growth of the number of foreign students, these issues have begun to receive considerable attention (Herbert, 1981).

Attendance of foreign students at U.S. colleges and universities has benefits for foreign students as well as American students and for the world as a whole. McCormack (1969) noted:

We know enough about the growing interdependence of nations to realize that our international educational efforts need to be strengthened and improved. The extent to which our international programs are supported and improved will be an indication not only of America's security, but of her maturity as well (p. 27).

Benefits received by foreign students include increased personal knowledge about the host country and the world at large, greater understanding of many international issues, and facility or fluency in the language of the host country (McCormack, 1969). For U.S. students, the presence of foreign students means an opportunity to gain a cross-cultural education which they otherwise might never have an opportunity to experience (Eddy, 1978).

Attendance of foreign students at U.S. colleges and universities can be viewed from an economic perspective. Foreign students provide a significant economic boost both to the local communities and to the U.S. as a whole (La Franchi, 1984; Putman, 1970). The Institute of International Education in New York estimated that foreign students would spent more than \$1.8 billion on living costs alone during the school year of 1984 (La Franchi, 1984).

Prior studies have been concerned primarily with various problems, needs, and life satisfaction of foreign students. These studies have focused on attitudes, adjustment, language problems, class difficulty, and counseling. No research to date has investigated the resource management problems of foreign students in the U.S.

Resources are assets that can be used to accomplish goals. Resource management means that goals may be achieved through conscious choice and application of resources in the management process (Nickell, Rice & Tucker, 1976). Managerial actions are related to available or obtainable

resources. Comprehending the wholeness or totality of given situations is important (Deacon & Firebaugh, 1981).

Young couples and single individuals typically have limited resources, including income (Deacon & Firebaugh, 1981). The majority of foreign student couples are young. They tend to have lower incomes, spend more on educationally related items and less on consumer goods than American students (Watt, 1967). Many studies have shown that financial problems are one of the main concerns of foreign students. Limited funds, unrealistic expectations for financial aid, inflation, purchasing American consumer goods, and lack of money management skills are considered to be some of the main reasons for these financial problems (Eddy, 1978; Klinger, 1967). Obtaining medical assistance, establishing bank accounts, shopping, and finding a baby sitter have also been cited by some researchers as problems for foreign students (Kahne, 1976; Otto, 1975).

Some of the needs and problems of foreign students are the same as those encountered by American students. Some, however, are quite different because foreign students are from diverse cultures and educational systems (Putman, 1970).

Foreign students are usually faced with new situations that affect them differently than U.S. students and with which they cope differently. Problems encountered in non-academic areas may affect the way foreign students are able to handle daily life as students and as consumers which in turn will affect their quality of life and well-being. Dawoud (1983) found that students who were satisfied with their quality of life reported higher extent of seeking information about the important aspects of their lives than did dissatisfied students. Seeking information provides students with opportunities to use available resources to meet

their daily life problems and emerge with a greater feeling of satisfaction. Also, accessibility of information, systematic surveying of available information, and selecting what is relevant were found to be possible factors affecting quality of life in this study.

Getting information from other students from one's home country who have lived in the U.S. is a common source of help which students use to solve their problems. How do foreign students who don't have help from other home country students cope with their problems? Does the educational institution provide sufficient information with respect to managing everyday problems? What kind of information do foreign students need before they come to the U.S. and after they have arrived?

There were about 1,000 foreign students enrolled at USU during fall quarter of 1984. How did these students cope with their resource management problems? In order for the University to provide practical and useful guidance, it is necessary to examine the resource management problems of these students. Therefore, this study assessed the resource management problems of foreign students attending Utah State University.

Statement of Problem

Foreign students in the U.S. experience numerous problems which typically include finances, English language, social and emotional adjustment, academic information, housing, shopping and health problems. These problems often differ in degree from those of students of the host country.

Many studies have been carried out on the problems of foreign students, but none were found which focused on resource management problems. This study will identify the problems encountered by inter-

national students at USU with regard to resource management, and provide suggestions about needed information and services to foreign student advisors and other administrators who work with these students.

Purpose of Study

The purpose of this study was to examine the resource management problems of foreign students who attended Utah State University during fall quarter of 1984.

Significance of Study

Previous studies have concentrated on adjustment problems, attitudes, and life satisfaction of foreign students in the U.S. However, no studies were found which focused specifically on resource management problems. This study investigated the resource management difficulties of foreign students at Utah State University. Recommendations and suggestions can be drawn from the findings to improve the lives of foreign students at USU and other foreign students in the United States as a whole.

CHAPTER II

REVIEW OF LITERATURE

This chapter is a review of previous studies related to resource management problems, and other related literature.

Resource Management Problem

Financial Problems

In general, young couples and independent individuals tend to have low incomes while attending school. Although the amount of income is fundamental, the lack of stability in income further complicates management. Thus, coping with instability is a necessity for survival (Deacon & Firebaugh, 1981).

Many studies dealing with the problems and needs of foreign students in the U.S. reported that financial problems are a major concern (Ahmadian, 1983; Breuder, 1972; Collins, 1976; Herbert, 1981; Johnson, 1971; Kangwanshirathada, 1983; Klinger, 1967; Marville, 1981; Moore, 1970; Peterson & Neumeyer, 1948; Ramirez, 1980; Von Dorpowski, 1978). However, Klinger (1967) states that regardless of income size, foreign students often have difficulty handling their own money. Receiving a large lump sum at once, the cost of items in American dollars, and temptations to overspend create unique financial difficulties.

Ahmadian (1983) concluded that international students were dissatisfied with their financial status. In his study, currency restrictions, devaluation, inflation, and difficulties in managing their money appeared

to be the main factors which caused the dissatisfaction. Job opportunities on campus and availability of assistantships and internships for international students were also factors which caused financial dissatisfaction.

In 1974, Winkler reported that foreign students were experiencing a financial crunch due to the rising cost of living, lack of assistantships, difficulty in obtaining work visas and higher tuition costs. Marville (1981) reported that financial problems are crucial since they often create psychological problems. The problems are compounded by limited financial assistance available to international students. She also stated that students from unstable third world countries have major financial problems because of government restrictions on the amount of money that can be sent abroad. Therefore, many students from third world countries are forced to seek employment.

The differences in expenditure patterns between foreign students and American students were investigated by Watt (1967). The study found that foreign students spend less, have fewer and smaller sources of income and spend more on educationally related items and less on consumer goods than American students. These findings were supported by Owie (1982) who examined the social alienation of foreign students. He concluded that:

In the absence of financial assistance and job opportunities while here, the parents or the home governments of most foreign students are making great sacrifices to meet the financial needs of their wards. Students are keenly aware of the need to justify the investment in their education (p. 185).

Although foreign students buy fewer consumer goods than American students, these students provide a significant economic boost both to the local communities and to the U.S. as a whole (La Franchi, 1984).

Medical Assistance

Kahne (1976) reported some resource management problems of foreign students in obtaining medical assistance. The high cost of insurance is often a great financial burden. Understanding a sophisticated insurance policy is usually impossible. The necessity of making a visit to a doctor to get a prescription for drugs is also an excessive financial burden to many foreign students.

Managing Time

Managing time while in the U.S. is another concern reported by foreign students (Dawoud, 1983; Klinger, 1967; Ramirez, 1980). The predetermined period of stay in the U.S. makes it important to use time well. For instance, how to spend vacation time is a matter about which American students and foreign students have different concerns. Foreign students also need advice on traveling, summer employment, and other activities.

Banking Services

During winter quarter of 1985 Chinese students at USU staged a protest at the bank which is located in the student center. The students felt that they were the victims of discrimination and dishonesty. To protest mistreatment by managerial personnel, about 100 Chinese students closed their accounts with the campus bank. Many foreign students who don't have access to transportation depend on this bank because of its convenient location (Israelson, 1985). After the incident, a representative of the bank expressed regret for the incident, and assured the students of their desire to offer friendly, courteous service to all students. The bank representative also proposed the establishment of a

special student bank advisory board which would make recommendations about how the bank could better meet the needs of all students at USU (Hansen, 1985).

Other Related Literature

Studies of Overall Problems

The problems of foreign students at the University of Tennessee were investigated by Johnson (1971). The problems reported by students included English language, finances, separation from family, and homesickness. Moore (1970) reported that international students in the U.S. resent lack of personal relationships, financial disadvantages, social discrimination, irrelevant curriculum, immigration regulations and their exclusion from governing bodies.

Klinger (1967) studied the problems of foreign students from a counseling perspective. He stated that academic differences, financial problems, social adjustment, and time management were their main concerns. Counseling for academic adjustment and financial problems were strongly suggested. In addition, he pointed out that the proper use of time is another concern due to the students' predetermined period of stay in the U.S.

Peterson and Neumeyer (1948) conducted a study to determine how adequately academic institutions meet the needs of foreign students and to find out how the foreign students feel about their individual experiences in the U.S. The findings showed that 40% of the sample (n=141) considered academic, financial, and social problems to be "very important" or "important."

Herbert (1981) argued that a generalization about the experiences and problems of foreign students is difficult. For instance, housing is a problem for some students but not for others. Language is a problem for some students but not for others. However, finances, food, academic and social life were considered to be problems by most foreign students.

Von Dorpowski (1978) studied the problems of foreign students by using the Michigan International Student Problem Inventory (MISPI). He included two groups in his research, foreign students and foreign student advisors. The results of the study showed that foreign student advisors perceived foreign students as having greater difficulty with each of the eleven problem areas surveyed than the students themselves reported. However, both groups ranked the following problem areas congruently as crucial areas: financial aid, English language, and housing.

Shana'a (1978) discussed the problems of foreign students in the U.S., listing them as English language, counseling, class behavior and social customs.

A survey of foreign students at the University of Alberta was conducted by Otto (1975). Using open ended questions about adjustment problems, the students reported that getting a job, establishing a bank account, and finding a babysitter were their major non-academic problems.

The important factors that affect academic success of foreign students were studied by Kangwanshirathada (1983). On the basis of intensive interviews with twelve foreign students from East Asian countries who were attending Arizona State University, he concluded that the degree of adjustment in academic, social, and financial matters and English language proficiency were indicators of the academic success of foreign students.

Characteristics of Students
with Fewer and More Problems

Using the Mooney Problem Check List, Ng (1981) reported the extent of psychological and social adjustment problems of international students at four universities in Colorado. The results of the research indicated that international students who were older, were graduate students, had lived longer in the U.S., and had worked for a longer time in their home country were better adjusted than those not having the above characteristics. Also, married students and host family participants reported fewer adjustment problems than single students and non-participants in the host family program.

Schandiz (1981) conducted a study to evaluate the factors that affected a foreign student's adjustment process and attitude. The factors identified were: English language, extent of anomie, homesickness, missing family and friends, socio-economic background, and social and cultural distance.

In addition to the identification of problems of foreign students, some researchers have compared the differences in problems by students' gender, academic level, or marital status.

Breuder (1972) investigated the problems of international students enrolled in public junior colleges in Florida and at Florida State University using the Michigan International Student Problem Inventory (MISPI). The problems were ranked in importance as follows: financial, English language, academic and records, student activities, social and personal, living and dining, orientation, health and religious services. The problems perceived by male students were not significantly different from those perceived by female students. The significance of perceived problems was not affected by length of residence in the U.S.

Collins (1976) conducted a study of self-perceived problems of international students at Howard University. Using the Mooney Problem Check List as his instrument, he found that the major problems were, in descending order of importance, social and recreational activities, finances, living conditions, employment, home and family, personal and psychological relations and courtship, sex and marriage. Single students reported more problems than married, divorced, or separated students. Also, male international students reported significantly more problems than female international students.

Ramirez (1980) studied the adjustment problems of Latin American students attending selected California universities. Their major adjustment problems were basic communication problems, class participation, financial aid, social orientation, food and time orientation. There were minor differences between males and females in their perception of problems. He suggested an extensive orientation program in both academic and non-academic areas, having an American sponsor for their initial adjustment, and acquiring adequate communication skills before starting academic programs.

The Problems of Particular National Groups

A few studies have investigated the problems of a particular national group. Arubayi (1981) examined the problems perceived by Nigerian students in institutions of higher education, and found that the place where their undergraduate degree had been obtained was a predictor of problems in the areas of orientation, academic, social-personal, student activities, and housing. Except in the area of finances, Nigerian undergraduates reported more problems than graduate student respondents. Respondents enrolled for two semesters or less reported more problems in

academic and social-personal areas than those who had been enrolled for more than two semesters.

Payind (1979) compared the academic, personal, and social problems of 120 Afghan students and 125 Iranian students who were studying at several American universities. The results showed no significant differences between these two groups of students in any of the problem areas studied.

Perkins et al. (1977) surveyed 210 international students attending Georgia University. The study attempted to identify the significant differences in adjustment problems as experienced by different national groups. The findings showed that Chinese students had more problems with the English language, homesickness, unfriendliness of people in the community, and racial and religious discrimination than the other groups.

Mahadavi-Harsini (1982) examined problems perceived by students from Iran, Malaysia, Nigeria, Saudi Arabia, and Taiwan by using the Michigan International Student Problem Inventory. He found significant differences in the problem areas of living and dining, English language, and financial aids. With respect to preferences for source of help for different problems, friends generally ranked as the most preferred source for all problem areas.

Life Satisfaction

Ahmadian (1983) investigated the academic, personal, social and financial level of satisfaction of foreign students at North Texas State University. The results of the study indicated that foreign students were satisfied overall with the academic environment, their personal lives, and social lives. Cultural background appeared to be the major factor which affected life satisfaction. Academically, Middle Eastern

students were found to be more satisfied than Latin American or African students. Personally, African students were found to be less satisfied than European, Middle Eastern, or Far Eastern students. Socially, Far Eastern students were shown to be more satisfied than European, Latin American, or African students. Female students reported higher satisfaction with social life than male students. Graduate students were found to be more satisfied with their social life than undergraduate students. On the other hand, the international students reported dissatisfaction in the areas of English language, class participation, personal counseling, admission standards and procedures. In sum, Ahmadian concluded that foreign students' academic, personal, social, and financial dissatisfactions stem from the American culture, English language, and the bureaucracy of the university.

In 1983, Dawoud studied foreign students' satisfaction with their quality of life in relation to their coping skills and perceived hassles. The results of the study showed that the following four kinds of skills significantly predicted increased satisfaction with students' quality of life: (1) students seeking information about the aspects of life that they regard as important, (2) students' attribution of responsibility for planning of their academic and social activities to themselves rather than to the school, (3) students taking the initiative in establishing contact with others, and (4) English proficiency in speaking, listening, reading and writing. The students who were dissatisfied with their quality of life reported more problems in the areas of health, social, financial, time management, academic and housing. Special efforts to meet the students' needs through available resources were recommended.

Need for an Orientation and Campus Service

Golden (1973), a psychiatrist, evaluated adjustment problems of foreign students. He argued that it is too hard to spot a student who may be psychiatrically vulnerable because of the superficial evaluation of students for their program of education abroad. Most selections are based only on academic achievement and recommendations which don't convey information about a student's mental health. On the American campus, a number of foreign students experience loneliness and anomie. Loneliness and hunger for contact, friendship, and self-esteem lead to another problem--depression. Thus, he suggested that foreign students need to participate in some type of orientation to learn what they may face in a foreign culture and to help students recognize how unrealistic their expectations may be.

Owie (1982) investigated the level of social alienation among a group of foreign students in the U.S. The sample consisted of fifty-three foreign students from two universities in midwestern states. The findings showed that the level of social alienation among foreign students was higher than that expected to occur by chance. No significant difference was observed in the level of social alienation between female and male foreign students. The study implied that support and understanding by the community, students, professors, and other administrators would promote a greater sense of belonging and a corresponding decrease in social alienation. In addition, the continuous evaluation of foreign student services and programs was suggested to ensure optimum effectiveness.

Chandras (1979) reported on problems Asian students may encounter in using counseling services. Asian students who have personal problems may

hesitate to utilize counseling and mental health facilities on campus, being fearful that family or friends may consider them emotionally unstable. He recommended that counselors attempt to understand the language and cultural background of Asian students in order to reduce frustrations and misunderstandings for both parties involved.

Summary

This chapter presented a review of literature related to problems which foreign students typically experience in the U.S. Many of the studies focused on identifying the problems and needs of foreign students during their academic sojourn in the U.S. The investigators attempted to identify problems in academic, social, personal, and emotional areas. The problems which appeared to be the most serious were academic, English language proficiency, finances, social-cultural, housing, food, homesickness, time management, and immigration regulations. The problems experienced in resource management were financial management, housing, lack of information seeking skills, obtaining medical assistance, using bank services, time management, and finding a baby sitter.

Hypotheses

In this study the hypotheses are concerned with the degree of difficulty which foreign students have with resource management. Although no study to date has specifically investigated the resource management problems of foreign students, the following hypotheses can be generated by extrapolating from previous studies with regard to the degree of difficulty in resource management:

Among the foreign students at Utah State University:

1. There is no significant difference in the degree of difficulty with resource management by students who have been in the United States one through 24 months, 25 through 48 months or 49 months and longer,
2. There is no significant difference in the degree of difficulty with resource management between male and female students,
3. There is no significant difference in the degree of difficulty with resource management between graduate and undergraduate students,
4. There is no significant difference in the degree of difficulty with resource management between married and single students,
5. There is no significant difference in the degree of difficulty with resource management experienced by students from the Middle East; Asia; Latin America; Africa; or Europe, Canada and New Zealand.

CHAPTER III

RESEARCH METHOD

Subjects of Study

The population for this study was all foreign students holding non-immigrant visas who were enrolled at Utah State University during fall quarter of 1984. At the time of the study, 1052 international students were enrolled. Permission was sought and received to secure access to a computer list of names and addresses of all foreign students enrolled during fall quarter. This permission was secured through a letter from the Head of the Home Economics and Consumer Education Department to the Director of the Foreign Student Office. From this list, a random sample of 300 subjects was systematically drawn. The subjects represented about 35% of the total number of foreign students enrolled during fall quarter of 1984.

Instrument

After an extensive review of related literature and personal interviews with 20 randomly selected foreign students at USU, a questionnaire was developed under the direction of the thesis supervisory committee to use in accomplishing the aims of the study. After the first draft of the questionnaire was completed, it was administered to a group of 20 foreign students' wives who attended an International Wives' meeting at USU. After these responses were evaluated, the questionnaire was revised. The

second draft was tested using foreign students who were taking a family resource management class in the Department of Home Economics and Consumer Education. After these results were evaluated, the questionnaire was revised again. The final questionnaire consisted of two parts: difficulties in management of resources including shopping, banking, housing, medical assistance, finances, car-related problems, and insurance; and a section requesting demographic information.

Collection of Data

A packet containing a cover letter explaining the purpose of the study, a postage paid return envelope, and a six-page questionnaire were mailed to the sample. The subjects were requested to complete the questionnaire and return it in the self-addressed envelope to the investigator. Eighty-seven questionnaires were returned from the first mailing. After 10 days, a second mailing including a follow-up letter was sent to the subjects. Sixty questionnaires were returned after the second request for a total of 147. Two completed questionnaires were not usable because the subjects had not answered all questions. Four returns were received after the statistical analysis had been completed. Sixty-one questionnaires were not delivered because of incorrect addresses or other postal difficulties. Thus, usable data were collected from 141 subjects. This represented 47% of the sample that was drawn.

Analysis of Data

Analysis of variance (ANOVA) was used to test the hypotheses. ANOVA is the procedure used for testing for differences among three or more means. It measures any significant differences between means and indi-

ates where the difference lies (Welklwitz, Ewen & Cohen, 1971). In this study, the unique effect of each independent variable on the dependent variable was examined. The dependent variable in all hypotheses was the degree of difficulty with resource management.

The measure of respondents' level of difficulty with resource management was computed from question thirty-two. The question asked, "How much difficulty do you have in each of the following areas?" Nine areas including money management in the United States, grocery shopping, using bank services, buying a car, repairing a car, buying insurance, understanding insurance policies, finding a doctor, and obtaining housing were covered. The possible responses were "much difficulty," "some difficulty," "little difficulty," and "no difficulty." A score of 1 was assigned to the response "no difficulty," 2 to "little difficulty," 3 to "some difficulty," and 4 to "much difficulty." The score used to indicate degree of difficulty used in the analyses was the sum of these nine ordinal scales. The highest possible score was 36 and the lowest possible score was 9. A high score indicated considerable difficulty and a low score indicated fewer difficulties with resource management.

The independent variables included the length of stay in the U.S., gender, academic level, marital status, and the area of geographic origin of the respondents. For analysis the forty-five countries in this study were grouped into five geographical areas. All five hypotheses were tested with ANOVA. The 0.05 level of significance used to reject the hypotheses. In an attempt to better understand the differences between categories, Least Significant Difference (LSD) comparisons were completed. Category means of each independent variable were compared.

CHAPTER IV

RESULTS

Description of Sample

The population for this study was all international students who registered at Utah State University during the fall quarter of the 1984-85 academic year. Three hundred subjects were randomly selected from the population and were mailed a questionnaire. A total of 147 questionnaires were returned. Two returns were not usable because the subjects didn't answer all questions and four were received after the statistical analysis was finished. Thus, data from 141 subjects are reported.

Age

The respondents' ages ranged from under 20 to over 35 with the median age being in the 25-29 category. About 75% of the respondents were under 30 years old. Ten respondents were over 35 (Table 1).

Table 1

Age of Respondents

Age	Number	%
Under 20	2	1.4
20-24	34	24.1
25-29	60	42.6
30-34	31	22.0
Over 35	10	7.1
Missing data	4	2.8
TOTAL	141	100.0

Gender

Of the 141 respondents, 70% were male and 27% were female (Table 2). Two respondents did not indicate their gender on the questionnaire.

Marital Status

As Table 3 shows, about half the students were single and half were married. Very few were separated, divorced, or widowed. Among married respondents, 90% were living with their spouses in the U.S. Respondents

Table 2

Gender of Respondents

Gender	Number	%
Male	101	71.0
Female	38	27.0
Missing data	2	1.4
TOTAL	141	100.0

were also asked to indicate their number of children. Of the respondents who were married, divorced, separated, or widowed, 34% do not have any children, about 53% had one or two children (Table 4).

Table 3

Marital Status

Marital	Number	%
Single	64	45.4
Married	69	48.9
Divorced	2	1.4
Separated	1	.7
Widowed	1	.7
Missing data	4	2.8
TOTAL	141	100.0

Table 4

Number of Children

Number of Children	Number	%
0	25	34.2
1	21	28.8
2	18	25.7
3	4	5.5
4	4	5.5
Missing data	1	1.3
TOTAL	73	100.0

Academic Level

Approximately 52% of the respondents were graduate students and almost two-thirds of these were enrolled in a masters program. Few were enrolled in the Intensive English program which provided for new foreign students who want to improve their English proficiency (Table 5).

Table 5

Academic Level

Level	Number	%
Intensive English	4	2.8
Undergraduate	60	42.6
Masters	45	31.9
Doctoral	28	19.9
Missing data	4	2.8
TOTAL	141	100.0

The subjects who were graduate students were asked to check all place(s) where they had previously earned a college degree(s). Most of them had earned their previous degrees in their home countries (Table 6).

Table 6

Place of Previous College Degree Earned

Place	Number
Home country	54
United States	27
Other country	3

Length of Residence in the U.S.

The median length of residence in the U.S. was the category 2 to 3 years. Few students, about 18%, had lived in the U.S. less than 1 year. Over 43% had resided in the U.S. more than 3 years (Table 7).

Table 7

Length of Residence in the U.S.

Length of time	Number	%
Less than 1 year	25	17.7
1 to 2 years	37	26.2
2 to 3 years	18	12.8
3 to 4 years	26	18.5
4 to 5 years	12	8.5
Over 5 years	23	16.3
TOTAL	141	100.0

Geographic Area

The respondents in this study were from 45 different countries. The countries represented were grouped into five cultural areas. As Table 8 shows, more than half of the respondents were from Asia. In terms of number of students, the largest group was from Taiwan. The geographic distribution of respondents was slightly different from that of all international students at Utah State University during fall

Table 8

Respondents by Geographic Areas

Area	Number	%
Africa	12	8.5
Asia	73	81.8
Europe, Canada and New Zealand	13	9.2
Latin America	23	10.3
Middle East	18	12.8
Missing data	2	1.4
TOTAL	141	100.0

quarter 1984. When the geographical percentage distribution of respondents was compared with that of all international students, Asian and Latin American students were over represented in the study and African and Middle Eastern students were under represented (see Table 34).

General FindingsProblem Areas

When asked to respond to a question about their most serious problem as a foreign Student at Utah State University, finances was the area indicated by the largest number (Table 9). Housing was the area where the fewest respondents reported a problem. In the "other" category, several students wrote in social alienation and discrimination due to different religious preference.

Table 9

Problem Areas

Area	Number	%
Finances	52	36.9
Language	41	29.1
Homesickness	13	9.2
Other	12	8.5
Academic difficulty	8	5.7
Food	8	5.7
Missing data	4	2.8
TOTAL	141	100.0

Respondents were asked to include their source of help for personal problems. The question was asked, "When you have a personal problem where do you go for help?" As summarized in Table 10, 73% of the respondents reported that they go to a friend. Seventeen percent checked other and wrote comments such as "go to the bishop at church, ask my wife, swallow it back, and no where to go."

Table 10

Sources of Help

Sources	Number	%
Friend	103	73.0
Other	24	17.0
Academic advisor	7	5.0
International student office	5	3.5
Counseling center	1	0.7
Missing data	1	0.7
TOTAL	141	100.0

Finances

The respondents were asked to indicate all the sources of income. The average number of sources per respondent was 1.5. Although more undergraduate than graduate students were supported by family and relatives, it was still the most common source for graduate respondents (Table 11). Assistantships, as would be expected, were a more common source of income for graduate than undergraduate respondents.

Table 11

Sources of Income

Sources	<u>Undergraduate</u>	<u>Graduate</u>	Number
	%	%	
Family & relatives	44.8	27.5	73
Personal funds	18.7	17.4	37
Assistantship	7.3	21.1	30
Government	12.5	14.7	28
Work on campus	11.4	11.0	23
Other	5.3	8.3	14

The students were also asked questions about budget, income adequacy and banking services. About half of the respondents reported having a written budget. When asked to indicate how adequate their income was, forty-eight percent reported that they can afford some of the things they want to have while 24% reported that they can afford only necessities. Few indicated that their income is not at all adequate (Table 12).

When asked to indicate how they decided which bank to use, more than half of the students had asked advice from a student from his or her home country. Also, a lot of students had chosen a bank after they had noticed its sign while walking or riding around. Most of the respondents who checked "other" stated that they had chosen the branch of Zion's

Table 12

Income Adequacy

Degree of Adequacy	Number	%
Can afford and save	10	7.1
Can afford everything	19	13.5
Can afford some	68	48.2
Can afford necessities	34	24.1
Not at all adequate	8	5.7
Missing data	2	1.4
TOTAL	141	100.0

First National Bank located in the Student Center on campus because they did not have access to transportation (Table 13).

Most of the respondents reported that they utilized banking services. Sixty percent had both saving and checking accounts. Fifteen percent had only a savings account, whereas 3.5% had only a checking account (Table 14).

Table 13

Choosing a Bank

Source	Number
Ask home country student	57
Saw sign while walking/riding around	38
Other	34
Check yellow pages of phone book	3
Ask officer in International Student's office	2
Total	

Table 14

Bank Services Utilized

Type of Service	Number	%
Checking & saving	84	59.6
Saving	21	14.9
Loan	13	9.2
Other	6	4.3
Checking	5	3.5
Missing data	12	8.5
Total	141	100.0

Automobile

Respondents were asked about car ownership, purchase, and repair. Eighty-nine students, 63% of respondents, owned a car. Approximately half of them had purchased it from a car dealer. Just twelve students had bought a car from a home country student. Some students who checked "other" commented that they had purchased their car from a car owner who had a "For Sale" sign on the car (Table 15).

Table 15

Car Purchase

Source	Number	%
Dealer	41	46.1
Advertising	19	21.3
Other	17	19.1
Home country student	12	13.5
TOTAL	89	100.0

More than half of the 89 respondents who owned a car took it to a mechanic when it needed to be repaired. Twenty-six percent reported that they tried to fix it by themselves (Table 16).

Table 16

Car Repair

Source	Number	%
Take to mechanic	52	58.4
Try to fix by myself	23	25.8
Try to find a friend who knows about cars	13	14.6
Other	1	1.2
TOTAL	89	100.0

Housing

The housing accommodations of the respondents were varied. Sixty percent lived in an apartment on or off campus. Other housing choices included a dormitory or a house (Table 17).

When asked to indicate when they obtained housing, most students, 64%, reported that they arranged for housing after arriving in Logan. Half of the respondents reported that they found housing through the

Table 17

Respondents' Housing

Type of Housing	Number	%
Apartment off-campus	46	32.6
Apartment on-campus	40	28.4
Dormitory	33	23.4
House	17	12.1
Other	5	3.5
TOTAL	141	100.0

Admissions Office or the Housing Office. Few respondents had located their housing from notices that had been posted on the campus bulletin

board. Some commented that they had received help from LDS Church members, or relatives who were already located in Logan (Table 18).

Table 18

Obtaining Housing

Source of Help	Number	%
Admission/Housing office	68	48.2
Home country student	29	20.6
Other	21	14.9
Newspaper(classified ad)	18	12.8
Bulletin board	5	3.5
TOTAL	141	100.0

Consumer-Related Areas

Questions dealing with consumer-related areas included sources of shopping information, obtaining medical services, and questions about insurance.

Several questions were asked about shopping. When asked to indicate their sources of shopping information, some respondents checked more than one. Advertising, including newspaper, radio and television advertisements, was the most common source of information. It is interesting to note that there were several single male respondents who checked "other" and stated that they were not particularly concerned about information or prices (Table 19).

There were a variety of responses to the questions about repair and medical services. The respondents were asked how they fix something when it needs repair. Fifty-nine percent of respondents reported that they asked a friend or checked the yellow pages of the phone book to get information about repair services. The respondents who checked "other"

Table 19

Sources of Shopping Information

Source	Number	%
Newspaper (advertising)	85	36.9
Ad on newspaper, tv, radio	50	23.4
Home country student	22	15.6
Ad on TV and radio	15	12.1
Other	15	10.6
Missing data	2	1.4
TOTAL	141	100.0

stated that they tried to fix it by themselves before they decided what to do (Table 20).

Concerning medical services, the respondents were asked where they usually go for medical services when they or their family members are ill. Of 141 respondents, 60% reported that they usually go to the University Health Services while 30% go to a downtown clinic or private physician (Table 21). Most single students reported that they go to the University Health Services while more married students reported they go

Table 20

Sources of Repairing Information

Source	Number	%
Ask friend	50	35.5
Check yellow pages	33	23.4
Buy new one	27	19.2
Other	26	18.4
Ask neighbor	5	3.5
Total	141	100.0

to a downtown clinic or private physician. Some students commented that they were referred to a private physician by University Health Services when it was necessary.

Table 21

Medical Services

	Single	Married	Total Number	%
University health service	58	27	85	60.3
Downtown clinic	2	29	31	22.0
Private physician	2	8	10	7.1
Other	1	8	9	6.4
BRDHD ^a	1	4	5	3.5
Missing data			1	0.7
TOTAL			141	100.0

^aBear River District Health Department

The majority of the respondents reported that they have both health and car insurance. Seventy-one of the 89 respondents who owned a car had purchased car insurance. Few respondents had homeowners or renters insurance (Table 22). The respondents were asked to what extent they

Table 22

Insurance Owned

Type	Number	%
Health	102	72.3
Car	79	56.0
Life	20	14.1
Homeowners	2	1.4
Renters	2	1.4

understood their insurance policies. Only 16% reported that they understood their insurance policies very well, while 10% indicated they don't understand them at all (Table 23).

Table 23

Degree of Understanding of Insurance Policies

	Number	%
Very much	16	11.3
Much	34	24.1
Somewhat	43	30.5
Little	20	14.2
Not at all	10	7.1
Missing data	18	12.8
TOTAL	141	100.0

Desired Programs

Participants in the study were also asked how helpful the New Student Orientation provided by the International Student Office had been to them. Fifty-seven percent reported that it had been helpful, while 10% reported it had not been helpful. About one third reported that they hadn't attended (Table 24).

Table 24

How Helpful was Orientation?

How helpful	Number	%
Very helpful	19	13.5
Helpful	19	13.5
Somewhat helpful	42	29.8
Not helpful	14	9.9
Didn't attend	46	32.6
Missing data	1	0.7
TOTAL	141	100.0

The respondents' interest in receiving additional information on resource management topics was examined. The respondents were asked to indicate all topics about which they would like to know more. Medical, banking, and auto repair services were the topics most frequently selected (Table 25). Most of the respondents reported that a workshop about shopping, community services, and child care services would be helpful to them.

Table 25
Topics About Which Respondents Would Like to Have
Additional Information

Topic	Number	%
Medical services	95	67.3
Banking services	79	56.0
Auto repair services	63	44.6
Grocery shopping	56	38.7
Buying a car	38	26.9

When asked what information would be helpful to new foreign students, many commented that information about Logan's weather, using credit cards, adjusting to the Mormon culture, buying used furniture,

Table 26
Satisfaction with Academic Life at USU

Degree of satisfaction	Number	%
Very satisfied	33	23.4
Somewhat satisfied	73	51.8
Not very satisfied	32	22.7
Not at all satisfied	3	2.1
TOTAL	141	100.0

obtaining medical services, and child care would be helpful for new foreign students and their families.

The respondents were also asked to give any comments regarding the academic and non-academic areas. Several students commented that they couldn't take the Intensive English program because of its high cost. Also, some students complained about the lack of a program which might help improve their English skills.

The respondents were asked to indicate how satisfied they were with the overall academic environment at Utah State University. Three-fourths of the respondents reported that they were very or somewhat satisfied with their academic life at Utah State University. Twenty-five percent expressed dissatisfaction (Table 26).

Hypotheses

Hypothesis 1

There is no significant difference in the degree of difficulty with resource management by students who have been in the United States one through 24 months, 25 through 48 months or 49 months and longer.

The respondents were grouped according to the number of months they had lived in the U.S. The three groups are shown in Table 27. The calculated F value was 3.797 with a level of significance of 0.025. There was significant difference in the length of stay in the U.S. and the degree of difficulty with resource management. The hypothesis was rejected.

The students who had lived in the United States more than 4 years tended to have less difficulty with management of resources than students who had lived here less than 4 years. The adjusted mean difficulty score

decreased as length of stay in the United States increased with a large decrease occurring between less than 4 years and more than 4 years. This finding could indicate that it takes about 4 years to manage resources without difficulty.

Although the dependent variables were not identical, other researchers reported findings contrary to the current study. In Breuder's (1972) study, the significance of perceived problems was not affected by the length of stay in the United States. Ahmadian (1983) also found no significant relationship between length of stay in the U.S. and the level of life satisfaction.

Table 27

Adjusted Means of Level of Difficulty by Length of Stay in the U.S.

	N	Mean	S.D.
1-24 months	58	18.87	1.01
25-48 months	43	18.82	1.11
Over 49 months	31	14.75	1.34

Hypothesis 2

There is no significant difference in the degree of difficulty with resource management between male and female students.

This hypothesis was accepted. The level of significance was 0.882. The mean score for male students, 17.58, was very close to the mean score for female students of 17.37 (Table 28).

The results of this study are similar to the findings of Breuder (1972) who found no significant difference between male and female respondents with perceived problems in the categories of finances, English language, academic and records, student activities, living and

dining, and religious services. However, Collins (1976) reported that male students had significantly more problems with social and recreational activities, finances, living conditions, home and family, and marriage than female students. Ramirez (1980) also found minor significant difference between male and female students with adjustment problems in the areas of communication, class participation, financial aid, food and time management.

Table 28

Adjusted Means of Level of Difficulty by Gender

	N	Mean	S.D.
Male	100	17.58	0.76
Female	32	17.37	1.25

Hypothesis 3

There is no significant difference in the degree of difficulty with resource management between graduate and undergraduate students.

The respondents were categorized into two groups; graduate and undergraduate. Students enrolled in the Intensive English program were all categorized as undergraduates. The respondents who were in masters

Table 29

Adjusted Means of Level of Difficulty by Academic Level

	N	Mean	S.D.
Undergraduate	61	17.39	0.94
Graduate	71	17.56	1.03

or doctoral programs were grouped as graduate students. The computed F value was 0.188 with a significance level of 0.894. Thus, this hypothesis was supported. The mean scores of the two groups of students were very similar (see Table 29).

Hypothesis 4

There is no significant difference in the degree of difficulty with resource management between married and single students.

There were just four respondents who were divorced, separated, or widowed, these respondents were not included in the statistical analysis. The F value was 2.446 with significance level of 0.120. The hypothesis was accepted. There was no significant difference between marital status of students and the degree of difficulty with resource management. Although the degree of difficulty with resource management was not significantly different between married and single students, married students reported slightly more difficulty with a mean score of 18.42 than single students with a mean score of 16.53 (Table 30).

In a study examining social and psychological adjustment problems of foreign students, Ng (1981) reported that married students had fewer psychological adjustment problems than single students. Collins (1976) also found that single students had significantly more problems with social and recreational activities, finances, living conditions, employment, and home and family.

Hypothesis 5

There is no significant difference in the degree of difficulty with resource management experienced by students from the Middle East; Asia, Latin America; Africa; or Europe, Canada, and New Zealand.

Table 30

Adjusted Means of Level of Difficulty by Marital Status

	N	Mean	S.D.
Single	64	16.53	1.01
Married	69	18.42	0.94

This hypothesis was rejected with an F value of 3.191 and a significance level of 0.025. A significant difference was found between the geographical backgrounds of respondents and the degree of difficulty with resource management. In examining the mean difficulty score of the five geographical groups, the students from the Middle East reported more difficulty than those of other groups. The students from Europe, Canada, and New Zealand reported the least difficulty with a mean of 18.84 (see Table 31).

Table 31

Adjusted Means of Level of Difficulty by Geographic Origin

	N	Mean	S.D.
Middle East	18	21.32	1.58
Asia	70	18.73	0.90
Latin America	19	18.19	1.53
Africa	12	15.30	1.93
Europe, Canada, & New Zealand	13	13.84	1.79

In a study determining the degree of satisfaction of international students (Ahmadian, 1983), geographical background was a main factor which affected level of satisfaction. Academically, Middle Eastern

students were found to be more satisfied; socially Asian students were shown to be more satisfied; and personally, African students were found to be less satisfied than those from other geographical areas. Collins (1976) found that European students had fewer self-perceived problems with social and recreational activities, finances, living conditions, employment, home and family than those students from other areas.

An important question is why the students from Europe and Canada tend to experience less difficulty with resource management than the students from other geographical areas. The results can probably be attributed to the similar socio-cultural backgrounds between the United States and Canada and European countries. All of these countries are highly industrialized and the patterns of resource management are similar. For example, the students who have lived in an industrialized country are accustomed to the use of banks, cars, insurance, and medical services. Therefore, the students from Europe and Canada are less likely to experience difficulty with resource management than students from other areas where industrialization is new. Pairwise comparisons of the means were examined by LSD to determine which were significantly different. The mean scores of the Middle East and Africa; the Middle East and Europe, Canada and New Zealand; and Asia and Europe were found to be significantly different (Table 32).

Table 32

Pairwise Differences of the Adjusted Means

Area	Mean	S.D.
Middle East and Asia	2.58	1.80
Middle East and Latin America	3.12	2.15
Middle East and Africa	6.01*	2.49
Middle East and Europe, Canada, and New Zealand	7.47	2.25
Africa and Asia	-3.43	1.99
Africa and Latin America	-2.88	2.36
Africa and Europe	1.45	2.56
Asia and Latin America	0.54	1.69
Asia and Europe, Canada, and New Zealand	4.88*	1.92
Latin America and Europe, Canada, and New Zealand	4.34	2.33

*
p .05

Table 33 is a summary of the hypotheses tested, the statistics used, and the results.

Table 33

Summary of Hypotheses

Hypotheses	Statistical Treatment	Results
Among the foreign students at Utah State University:		
<u>Hypothesis 1.</u> There is no significant difference in the degree of difficulty with resource management by students who have been in the United States one through 24 months, 25 through 48 months or 49 months and longer.	ANOVA	Rejected F=3.797 sig. @ 0.025
<u>Hypothesis 2.</u> There is no significant difference in the degree of difficulty with resource management between male and female students.	ANOVA	Accepted F=0.221 sig. @ 0.882
<u>Hypothesis 3.</u> There is no significant difference in the degree of difficulty with resource management between graduate and undergraduate students	ANOVA	Accepted F=0.188 sig. @ 0.894
<u>Hypothesis 4.</u> There is no significant difference in the degree of difficulty with resource management between married and single students	ANOVA	Accepted F=2.446 sig. @ 0.120
<u>Hypothesis 5.</u> There is no significant difference in the degree of difficulty with resource management experienced by students from the Middle East; Asia; Latin America; or Europe, Canada and New Zealand.	ANOVA	Rejected F=3.191 sig. @ 0.025

CHAPTER V

SUMMARY

Summary and Conclusion

This study examined the difficulty of resource management of foreign students at Utah State University related to their gender, length of stay in the U.S., marital status, academic level, and area of geographical origin.

Data were collected using a mailed questionnaire. The population of this study was all international students who were enrolled at Utah State University during fall quarter of 1984. The sample used was 300 students who were drawn randomly from a list of the population. One hundred and forty-one usable questionnaires were returned which represented 47% of the sample.

The degree of difficulty was assessed by a question which asked the respondents to indicate how much difficulty they have in the nine areas including English, money management in the U.S., grocery shopping, using bank services, buying a car, repairing a car, and obtaining housing. The possible responses ranged from much difficulty to no difficulty, scored from 4 to 1. The degree of difficulty used in this study was the sum of these ordinal scales. The highest possible score was 36 and the lowest possible score was 9. The mean difficulty score of the respondents was 18.74 with a standard deviation of 6.58.

Five hypotheses were tested using Analysis of Variance. The level of significance was established at 0.05. Least Significant Difference

(LSD) comparisons were completed to understand better the differences between categories. There were significant differences in the degree of difficulty with resource management and length of stay in the U.S., marital status, and geographic origin of respondents.

The findings of this study showed 4 years length of stay as a threshold point of resource management. The adjusted mean difficulty score was dropped considerably from 18.82 for students who had been here 4 years or less to 14.75 for those who had been in the U.S. more than 4 years. An implication that can be drawn from the results of this study is that it would take 4 years to manage resources without serious difficulty.

The students from Europe, Canada, and New Zealand reported fewer difficulties with management of resources than those from other geographical areas. Asian and Middle Eastern students reported more difficulties than students from other geographical areas. It can probably be concluded that students with cultural backgrounds similar to the United States, such as Europe, Canada, and New Zealand, have fewer difficulties than students from quite different cultural areas such as Asia and the Middle East.

The respondents' gender, marital status, and academic level were found not to be significantly related to the degree of difficulty of resource management. The degree of difficulty with resource management was not significantly different between male and female students or single and married students. It also was not significantly different between graduate and undergraduate students.

Finance, language, and homesickness were found to be the most serious problem areas of respondents during the academic sojourn at USU.

The respondents reported the fewest problems with housing. The most common source of financial support was found to be family and relatives for both undergraduate and graduate students. However, assistantships were a more common source for graduate students.

Most of the respondents reported that they had a bank account. Information provided by students from their home country was the main source of information used to choose a bank.

Sixty-three percent of the respondents owned a car and about half of them had purchased it from a dealer. More than half of the respondents who owned a car reported that they took the car to a mechanic when it needed to be repaired.

Advertising, on TV, radio, and in the newspaper was the most common source of information for shopping. When the students had something to repair, most of them reported that they asked a friend or checked the yellow pages of the phone book. Many students commented that they tried to make repairs by themselves before they decided what to do.

The majority of respondents had purchased both car and health insurance. Only sixteen percent reported that they understood their insurance policies very well, while 10% indicated that they did not understand them at all.

When asked how satisfied they were with academic life at USU, three-fourths of respondents reported that they were very or somewhat satisfied with the overall environment at USU. Twenty-five percent expressed dissatisfaction.

Medical, banking, and auto repair services were found to be the topics the majority of the respondents were interested in learning

about. Most of the respondents also reported that a workshop about shopping and community services would be helpful to them.

Finally, several students commented that they couldn't enroll in the Intensive English Program because of the high cost. Also, some students complained about the lack of a program which might help improve their English skills. When asked what information would be helpful to new foreign students, many commented that information about the weather in Logan, using credit cards, adjusting to the Mormon culture, buying used furniture, obtaining medical services, and child care would be helpful for new foreign students and their families.

Limitations

The following limitations were recognized for this study.

1. The results of this study were based on a mailed questionnaire with a return rate of approximately 47%. This raises a question about whether or not the sample is representative of all USU international students.

2. Sixty-one questionnaires were returned because of incorrect addresses and other postal difficulties.

3. Difficulty with understanding the questionnaire may have caused a low response rate and some unanswered questions.

4. The questionnaire developed for this study needs further refinement in order to gather more accurate data.

Recommendations

Some recommendations that can be made from the results of this study are:

1. The New Student orientation provided by the International Students Office may need to be revised in order to meet the needs of foreign students. As indicated by the results, the majority of students were interested in getting more information about medical, banking, and auto services. Additional information about these three topics as well as information about the community such as the location of stores and vanks, child care, purchasing and using insurance, off-campus housing, Logan's weather, and obtaining a driver's license would be helpful.

2. As noted in the findings, students from each geographic region reported different levels of difficulty with resource management. Because of the different levels of difficulty and different areas of need, orientation programs or workshops for foreign students may need to be different for each group of students from a geographic area to meet their unique needs.

3. For better adjustment to a new environment, students should be strongly encouraged to read the handbook or handouts provided by the International Students Office. The hand book, Campus Life, contains very useful information including academic and non-academic areas.

4. The programs provided for foreign students' wives may need to be revised to help them adjust to their new environment. Since shopping is more likely to be wives' work, practical consumer-oriented information could be more helpful to them than the information about American cooking and crafts which have typically been provided by Faculty Wives League. For grocery shopping, information about how to buy meat or poultry, canned food, packaged food, frozen food, and other processed food would help them to be better buyers. Also, many students need to buy other necessities for living. Information about purchasing household items

such as dishes, cooking utensils, and small appliances would be helpful. In addition, information about how to shop sales at stores and how to use store's coupons or other coupons would help them to save money. Some tips about how and where to buy used goods could help to reduce their financial pressures.

5. Although foreign students have relatively lower incomes, better money management could help to reduce financial pressure. Thus, a workshop on money management for students and their wives is recommended.

6. A workshop about basic health care could be useful. Information about home care of children or other family members for minor illnesses such as colds, fever, and diarrhea would help them to save the expense of visiting a doctor.

7. It would help foreign students adjust to Utah State University if they received more information about the culture and academic system before they arrive in the U.S.

8. In a future study, an alternative way of collecting data should be used. Due to the presence of language difficulties, a telephone or personal interview might be a better way to collect accurate data.

REFERENCES

- Ahmadian, A. (1983). A study of academic, personal, social and financial satisfactions of international students at North Texas State University. Unpublished doctoral dissertation, North Texas State University, Centon.
- Arubayi, E. A. (1981, Summer). Perceptions of problems identified by Nigerian students in American higher institutions: A comparative analysis. College Student Journal, 15(2), 116-120.
- Breuder, R. L. (1972). A statewide study: Identified problems of international students enrolled in public community/junior colleges in Florida. Unpublished doctoral dissertation, Florida State University, Gainesville.
- Chandras, K. V. (1979, October). Understanding and counseling Asian American students. (Report No. HEO 12962). Daytona, FL: The Southern Association for Counselor Education and Supervision. (ERIC Document Reproduction Service No. Ed 183 968).
- Collins, P. L. (1976). Self-perceived problems of international students attending Howard University. Unpublished doctoral dissertation, George Washington University, Washington, DC.
- Dawoud, N. A. (1983). Problems, quality of life, and coping skills of foreign students at UCLA. Unpublished doctoral dissertation, University of California, Los Angeles.
- Deacon, R. E., & Firebaugh, F. M. (1981). Family resource management. Rockleigh, NJ: Allyn and Bacon, Inc.
- Du Bois, C. (1956). Foreign students and higher education in the U.S.A. Washington, DC: American Council on Education.
- Eddy, M. S. (1978, December). Foreign students in the United States: Is the welcome mat out? American Association for Higher Education Bulletin, 31, 5-8.
- Golden, J. S. (1973, Spring). Students adjustment board. International Educational and Cultural Exchange, 8(3), 29-36.
- Hansen, Ronald S. (1985, April 16). Zions may create students advisory board. The Herald Journal, Logan, Utah, p. 6.
- Herbert, W. (1981, Summer). Abroad in the U.S.: Foreign students on American campus. Educational Record, 62(3), 68-71.

- Israelson, Brent (1985, April 3). \$200,000 changes hands in bank boycott. The Utah Statesman, Logan, Utah, p. 1.
- Johnson, D. C. (1971, Fall). Problems of foreign students. International Educational and Cultural Exchange, 7(2), 61-68.
- Kahne, M. J. (1976, Spring). Cultural differences: Whose troubles are we talking about? International Educational and Cultural Exchange, 11(3), 36-40.
- Kangwanshirathada, S. (1983). Factors that affect the academic success of foreign graduate students at Arizona State University: A grounded study. Unpublished doctoral dissertation, Arizona State University, Tucson.
- Klinger, R. (1967). Foreign student advisor: A necessary profession. International Education and Cultural Exchange, 3(2), 21-27.
- La Franchi, S. (1984, May 18). Foreign students at U.S. colleges: The benefits are mutual. The Christian Science Monitor, p. 17.
- Mahadavi-Harsini, S. (1982). Perceived adjustment problems of a selected sample of international students and the sources of help sought for solution. (Doctoral dissertation, Indiana University), Dissertation Abstracts International, 42, 3441A.
- Marville, A. (1981, Summer). A foreign student reports. The College Board Review, (120), 23-26.
- McCormack, W. (1969, Spring). Student exchange as an instrument to international understanding. International Educational and Cultural Exchange, 5(3), 27-31.
- Moore, F. G. (1970, Summer). International education in the seventies: Revolution or turmoil on campus. International and Cultural Exchange, 6(1), 34-47.
- Ng, J. T. P. (1981). Use of the Mooney Problem Check List for identifying psychological adjustment problems of international students at four universities in Colorado. Unpublished doctoral dissertation, University of Northern Colorado, Greeley.
- Nickell, P., Rice, A. S., & Tucker, S. P. (1976). Management in family living. New York: John Wiley & Sons, Inc.
- Otto, D. (1975, September). A report on the survey of foreign students. (Report No. HE 008-465). Edmonton, University of Alberta. Office of Institutional Research and Planning. (ERIC Document Reproduction Service No. Ed 132 912).
- Owie, I. (1982, Summer). Social alienation among foreign students. College Student Journal, 16, 160-165.

- Payind, M. A. (1979, Summer). Academic, personal and social problems of Afghan and Iranian students in the U.S. Educational Research Quarterly, 4(2), 3-11.
- Perkins, C. S., Perkins, M. L., Guile, I. L., & Reiff, R. F. (1977, September). A comparison of the adjustment problems of three international student groups. Journal of College Student Personnel, 18(5), 382-388.
- Putman, I. J. (1970). International students. Handbook of college and university administration. NY: McGraw-Hill Publishing Company.
- Peterson, T. A., & Neumeyer, K. (1948, March). Problems of foreign student. Sociology and Social Research, 32, 787-792.
- Ramirez, B. (1980). The adjustment problems of Latin American students attending selected California universities. (Doctoral dissertation, University of the Pacific), Dissertation Abstracts International, 42, 2321A.
- Shana'a, J. (1978, Winter). The foreign student: Better understanding for better teaching. Improved College and University Teaching, 26(4), 243-246.
- Schandiz, M. T. (1981). Factors influencing foreign students' adjustment and attitudes in the community of Oklahoma State University. Unpublished doctoral dissertation, Oklahoma State University, Stillwater.
- Von Dorpowski, H. (1978). The problems of Oriental, Latin American, and Arab students in U.S. colleges and universities as perceived by these foreign students and by foreign student advisors. (Doctoral dissertation, Pennsylvania State University), Dissertation Abstracts International, 38, 7160A.
- Watt, Gail (1967). Comparative income and expenditure patterns of new foreign students. Unpublished master's thesis, University of Minnesota, St. Paul.
- Welklwitz, J. Ewen, R. B., & Cohen, J. (1971). Introductory statistics for the behavioral sciences. New York: Academic Press.
- Winkler, K. J. (1974, Winter). Closing the books of foreign students? International Educational and Cultural Exchange, 9(2), 17-19.

APPENDIX

Table 34

Frequency Distribution of all International
Students by Geographic Origin

Area	Number	%
Africa	106	10.1
Asia	478	45.4
Europe	71	6.8
Latin America	155	14.7
Middle East	242	23.0
Total	1052	100.0



UTAH STATE UNIVERSITY · LOGAN, UTAH 84322

COLLEGE OF FAMILY LIFE

DEPARTMENT OF
HOME ECONOMICS AND
CONSUMER EDUCATION
UMC 29

April 5, 1985

Dear International Student:

You have been selected to participate in a study concerning the resource management problems of international students at Utah State University. The questionnaire is directly related to your daily life as a consumer. The results of this study will be used to make recommendations to the International Student Office and other University Administrators so they can provide practical and useful information to new international students.

The questionnaire will take only a few minutes to complete. A return, postage-paid envelope is enclosed for your convenience. All information will be kept confidential. We are anxious to receive your reply as soon as possible.

Thank you for your cooperation.

Sincerely,

Gong Soog Hong
Gong Soog Hong
Graduate Student

Jane McCullough
Dr. Jane McCullough
Department Head

Afton Tew
Mrs. Afton Tew
Staff Assistant
International Student Office

GSH/aw



DEPARTMENT OF
HOME ECONOMICS AND
CONSUMER EDUCATION
UMC 29

April 18, 1985

Dear International Student:

About ten days ago a questionnaire seeking your opinion about resource management problems was mailed to you. If you have already completed and returned it to us, please accept our sincere thanks. If you have not, please do so today. As the questionnaire was sent to a small but representative sample of foreign students at USU it is important that your responses be included in the study.

In the event that your questionnaire has been misplaced or by some chance you did not receive a questionnaire, a replacement is enclosed.

Your cooperation is greatly appreciated.

Cordially,

Gong Soog Hong
Gong Soog Hong
Graduate Student

Jane McCullough
Dr. Jane McCullough
Department Head

Afton B. Tew
Mrs. Afton Tew
Staff Assistant
International Student Office

GSH/aw

QUESTIONNAIRE

Note: Please circle your answer or write your answer in the space that is provided at the end of the question.

1. What is your most serious problem as a foreign student at U.S.U.?

- 1 language (English)
- 2 finances
- 3 academic difficulties
- 4 homesickness
- 5 housing
- 6 food
- 7 other (please specify) _____

2. What are your sources of financial support? (Circle all that apply)

- 1 personal funds
- 2 family and relatives
- 3 work on campus
- 4 assistantship
- 5 government
- 6 other (please specify) _____

3. Do you own your own car?

- 1 yes
- 2 no (go to question 6)

4. If yes, from whom did you buy it?

- 1 dealer
- 2 students from my home country
- 3 advertising (classified ads)
- 4 other (please specify) _____

5. When you have a car problem, how do you manage this problem?

- 1 take the car to a mechanic
- 2 try to find a friend who knows about cars
- 3 try to fix it by yourself
- 4 other (please specify) _____

6. If you don't have your own car, how do you do shopping, errands, etc.?

- 1 get a ride from a friend
- 2 walk
- 3 don't go shopping
- 4 other (please specify) _____

7. Where do you usually get information about shopping?

- 1 students from my home country
- 2 advertising (TV and radio)
- 3 newspaper (advertising)
- 4 other (please specify) _____

8. Where are you living?

- 1 a dormitory
- 2 a house
- 3 an apartment on-campus (Aggie Village)
- 4 an apartment off-campus
- 5 other (please specify) _____

9. When did you obtain your housing?

- 1 before coming to U.S.U.
- 2 after coming to U.S.U.

10. How did you obtain housing?

- 1 through admissions or housing office
- 2 got help from students from home country
- 3 newspaper (classified ads)
- 4 bulletin board
- 5 other (please specify) _____

11. After you moved in, who helped you get utility services (e.g., gas, electricity, telephone)? (Circle all that apply)

- 1 students from my home country
- 2 housing office
- 3 International Student office
- 4 neighbor
- 5 does not apply
- 6 other (please specify) _____

12. When you or your family members are ill, where do you usually go for medical services?

- 1 University health service
- 2 downtown clinic (e.g., Budge Clinic)
- 3 Bear River District Health Department
- 4 private physician
- 5 other (please specify) _____

13. If you go to a private physician, how did you choose your doctor?

- 1 recommendation of students from my home country
- 2 yellow pages of telephone book
- 3 recommendation of a neighbor or friend
- 4 no personal physician
- 5 other (please specify) _____

14. If you have something that needs repair (e.g., shoes, clothing, or small appliances, etc.), how do you fix them?
- 1 ask a friend
 - 2 check yellow pages of telephone book
 - 3 ask a neighbor
 - 4 buy a new one
 - 5 other (please specify) _____
15. Do you think it will be helpful to have a workshop about shopping or other community services for international students or wives?
- 1 yes
 - 2 no
16. Which of the following consumer information topics would you like to know more about? (Circle all that apply)
- 1 banking services
 - 2 grocery shopping
 - 3 buying a car
 - 4 auto repair services
 - 5 medical services
 - 6 other (please specify) _____
17. Do you think it will be helpful if the University provided child care for student families at a reasonable cost?
- 1 yes
 - 2 no
 - 3 not relevant
18. Do you have a written budget or spending plan?
- 1 yes
 - 2 no
19. How satisfied are you with your money management techniques?
- 1 very satisfied
 - 2 somewhat satisfied
 - 3 not very satisfied
 - 4 not at all satisfied
20. In your opinion, how adequate is your or your family's income?
- 1 can afford about everything we want and still save money
 - 2 can afford about everything we want
 - 3 can afford some of the things we want
 - 4 can meet necessities only
 - 5 not at all adequate

21. Do you have any type of bank account in the U. S.?

- 1 yes
- 2 no (go to question 24)

22. If yes, what type of bank account do you have? (Circle all that apply)

- 1 checking account
- 2 savings account
- 3 loan
- 4 other (please specify) _____

23. How did you decide which bank to use? (Circle all that apply)

- 1 asked students from my home country
- 2 checked yellow pages of telephone book
- 3 asked people in the International Student office
- 4 saw the bank while walking or riding around
- 5 other (please specify) _____

24. Do you have any type of insurance?

- 1 yes
- 2 no (go to question 27)

25. If yes, what type(s) of insurance do you have? (Circle all that apply.)

- 1 car
- 2 health
- 3 life
- 4 renters
- 5 homeowners
- 6 other (please specify) _____

26. Do you understand your insurance policy such as who is covered, for how much, or for what?

- 1 very much
- 2 much
- 3 somewhat
- 4 little
- 5 not at all

27. How helpful was the New Student Orientation provided by the International Student Office in giving you information to help you adjust to U.S.U.?

- 1 very helpful
- 2 helpful
- 3 somewhat helpful
- 4 not helpful
- 5 didn't attend

28. Are you satisfied with the general academic atmosphere at U.S.U.?

- 1 very satisfied
- 2 somewhat satisfied
- 3 not very satisfied
- 4 not at all satisfied

29. When you have a personal problem, where do you go for help?

- 1 friend
- 2 counseling center
- 3 academic advisor
- 4 International Student office
- 5 other (please specify) _____

30. When you have free time, what do you do?

31. What information would have been helpful to you and your family when you first arrived? (Use back of paper if you need more space)

32. How much difficulty do you have in each of the following areas (Please check appropriate responses):

	Difficulty			
	<u>Much</u>	<u>Some</u>	<u>Little</u>	<u>None</u>
1. English	_____	_____	_____	_____
2. money management in the United States	_____	_____	_____	_____
3. grocery shopping	_____	_____	_____	_____
4. using bank services	_____	_____	_____	_____
5. buying a car	_____	_____	_____	_____
6. repairing car	_____	_____	_____	_____
7. buying insurance	_____	_____	_____	_____
8. understanding insurance policy	_____	_____	_____	_____
9. finding a doctor	_____	_____	_____	_____
10. obtaining housing	_____	_____	_____	_____
11. finding a babysitter	_____	_____	_____	_____

Finally, we would like to ask you a few questions about yourself to help us better understand the survey results.

33. Your sex:

- 1 male
- 2 female

34. Nationality: _____

35. Your present age:

- 1 under 20
- 2 20-24
- 3 25-29
- 4 30-34
- 5 over 35

36. Your present marital status:

- 1 single (never married)
- 2 married
- 3 divorced
- 4 separated
- 5 widowed

37. If married, does your spouse live with you in the U.S.?

- 1 yes
- 2 no

38. Number of children you have: _____

39. What is your academic level?

- 1 Intensive English program
- 2 undergraduate
- 3 masters
- 4 doctoral

40. If you are a graduate student, where did you earn your previous college degree(s)? (Circle all that apply)

- 1 home country
- 2 United States
- 3 other country

41. How long have you lived in the U.S.? _____ years _____ months

42. How long have you lived in Logan? _____ years _____ months

43. The person who filled out this questionnaire is (if you are married):

- 1 husband
- 2 wife

Is there anything else you would like to tell us about your consumer information needs? If so, please use this space for that purpose. Also, any comments you wish to make regarding the non-academic needs of international students will be appreciated. (Use back of paper if you need more space.)

Thank you for your cooperation!